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SERVICE FAILURE ATTRIBUTION, PERCEIVED JUSTICE AND CUSTOMER SATISFACTION IN MOBILE MONEY SERVICE RECOVERY

Catherine Ngahu *

University of Nairobi

ABSTRACT

The study set out to examine the impact of service failure attribution on the relationship that has been observed between perceived justice and customer satisfaction in mobile money service recovery. Premised on relevant literature in the field, the research hypothesized that service failure attribution acts as a moderator in the relationship between perceived justice and customer satisfaction. The population of the study was mobile money transfer service subscribers in Kenya. A descriptive cross-sectional survey design was adopted. Semi-structured questionnaires were used to collect primary data and sample of 782 respondents was arrived at. Reliability and validity tests were conducted and data analysis was done by using linear regression analysis. The study findings revealed that perceived justice has a positive and statistically significant relationship with recovery satisfaction and that service failure attribution has a considerable moderating impact on the link between perceived justice and recovery satisfaction. The results add to existing theory by confirming a linkage between attribution and equity theories in the context of customer satisfaction in encounters involving service failure redress. The study is beneficial to service providers and managers as it creates a comprehensive framework for assessing recovery satisfaction for strategic decision-making. The study recommends that managers incorporate attribution and justice perspectives in the design of service recovery strategies in order to improve recovery satisfaction. The study contributes to policy makers and regulators by augmenting the evidence available to support the development of standards and guidelines on service reliability and redress systems.

Key words: *service failure attribution; perceived justice; customer satisfaction; service recovery; mobile money.*

* cngahu@sboresearch.co.ke

Introduction

Most service organizations go to great lengths to ensure customer satisfaction with a view to enhancing customer retention and loyalty. However, the unique aspects of services such as intangibility and variability make it impossible to avoid service failure. Accordingly, most service establishments make explicit efforts to create and execute service recovery strategies to redress failures and re-establish customer satisfaction. A service failure is a negative experience that takes place over the course of a customer's interaction with a service provider. This may include system breakdown, poor delivery, service unavailability, unfriendly employees and unpredictable outcomes. Normally, any experience in which a service does not meet a customer's expectations is considered a service failure. The negative feelings that come about after a service failure contribute towards customer dissatisfaction, an increased likelihood of customer complaints, negative word-of-mouth and lower customer patronage (Kau & Loh, 2006).

Organizations make efforts to develop and execute service recovery strategies so as to re-establish customer satisfaction. Customers evaluate service recovery from the standpoint of the process, the type of interaction, and the outcomes with respect to the principles of perceived justice. Customer satisfaction in terms of service recovery is linked to the quality of the corrective action executed following the service failure. The reason behind a service failure impacts on the degree of dissatisfaction. Moreover, there is a heightened expectation of redress for those cases where the failure is as a result of a service provider's negligence.

The theories of attribution and equity are applicable in the study of the ascription of blame when customer service fails (Weiner, 2000; Adams, 1965). Attribution

theories deal with the perception of the factors behind service failures according to three dimensions, namely: the stability, locus, and controllability. The concept of equity posits that people expect fairness in exchange relationships. Consequently, customers seek fairness from service providers during encounters of service recovery and often use it to judge the quality of interaction, process followed, and overall outcome.

In service recovery situations, justice perspective represents the customer's perception of fairness concerning the recovery attempt made by the service provider to address a substandard service (Tan, 2014). Perceived justice concept is useful for service recovery management since an absence of fairness has an effect on customer satisfaction, loyalty, and their repurchase intention (Nibkin, Ishmail, Marimuthu & Jalakamali, 2010). Perceived justice is a multi-dimensional concept consisting of three aspects: distributive, procedural, and interactional justice dimensions.

Procedural justice refers to how fair customers perceive the procedures used to remedy service failures to be (Río-Lanza, Vasquez-Cassieles & Diaz-Martin (2009). Service organizations are expected to set up fully operational systems for dealing with service failures such as accessible processes that permit frontline staff to respond promptly. Interactional justice addresses interpersonal treatment as well as the information provided during the service encounter. The interactional aspect incorporates informational justice which concerns the level of confidence in the information given to clarify the problem during service recovery. Interpersonal treatment deals with how frontline employees act during their interactions with customers in a service recovery situation. For example, issuing an apology is a critical method of interactional fairness during service

recovery. Distributive justice is the perceived fairness of the remedy offered by the offending party to sort out a service failure (Tan, 2014). It is often assessed from the standpoint of the compensation that can take the form of a cash refund or an exchange.

Service failure attribution refers to the perceived cause behind a failure or where blame is ascribed for a negative occurrence. Understanding the perceived reason behind a service failure is essential as it has an impact on customer dissatisfaction rates and customer expectations concerning service recovery. A service failure takes place when a service does not meet customer expectations. This could be the reality of the situation or just the customer's perception. It may be as a result of the quality of the service provided, a customer's interaction with frontline employees, or the service outcome (Maxham, 2001). Research has suggested that people tend to perform attribution searches for the most negative experiences (Weiner, 2000). Customers who are on the receiving end of a service failure often form attributions based on the dimensions of locus, control, and stability (Weiner, 2000). Customers desire to know the cause of a service failure and quite a number are likely to try to determine why it took place (Folkes, 1984).

Stability dimension means the extent to which a service failure cause is considered to be temporary or permanent, based on the frequency of its occurrence. The controllability dimension denotes the perceived preventability of the service failure (the extent to which it could have been avoided) and is evaluated according to the extent to which a cause is considered to be within or outside the control of the service provider. The 'locus' aspect deals with who is deemed to be responsible or culpable for the failure,

between the agent, the customer and the service provider (Swanson & Hsu, 2011).

Service recovery refers to the corrective measures employed by the service provider in a bid to fix a service failure and is geared towards ensuring that customer satisfaction is restored. It is a strategic and well thought out method used to remedy service problems. It is a proactive strategy whose goal is to anticipate and address service failures as opposed to just waiting for customers to complain (Smith & Bolton, 2002). As a pre-emptive approach, it entails a process in which all service problems that take place are appropriately appraised, documented and dealt with in such a manner as to ensure that service delivery systems and procedures are amended with a view to averting a recurrence.

Customer satisfaction is a measure of the level of the individual's approval concerning the quality of service delivery. Kotler and Keller (2012) underscore that customer satisfaction is a personal judgment made by consumers regarding whether a service provides the enjoyment or fulfilment expected. Recovery satisfaction concerns a customer's subjective assessment of the favourability, or lack thereof, of the corrective action taken after a service failure. It reflects the level of customer satisfaction with a service provider's recovery measures including their opinion of the nature of interactions, process followed and value delivered. In service recovery instances, satisfaction is considered to be a consequence of the appropriate measures taken by the service provider to rectify the failure.

Recovery satisfaction indicators include the type and quality of remedy provided, level of service, the outcome, and the customer's overall satisfaction with the recovery. In this paper, the phrase 'recovery satisfaction' is used to denote the level of overall fulfilment achieved

after the corrective action to rectify the service failure. The ultimate measure of recovery satisfaction is continued patronage of the service provider's brand. Effective recovery encourages positive referrals thereby facilitating brand evangelism (Rashid & Ahmed, 2014). Recovery satisfaction therefore greatly affects how customers assess a business, and contributes towards customer loyalty and retention.

Service providers have at their disposal several options for resolving a service failure such as remedying the problem, giving a discount, issuing an apology, or fully refunding the client for the service failure. As Kau and Loh (2006) expound, recovery satisfaction or dissatisfaction has a significant impact on customers' attitudes towards the service provider and affects their repurchase intention and willingness to recommend the service or brand to other people. Service recovery efforts often have critical ramifications on the customer satisfaction levels, which then have an impact on the customers' repurchase intentions and their propensity towards positive word of mouth behaviour (Maxham, 2001). In addition, Smith and Bolton (2002) found that customers are more likely to react positively if service failures are adequately dealt with. Nevertheless, even though frustrated customers may consider switching to a different service provider, structural factors such as the availability of alternatives and cost of switching may serve as deterring factors.

This paper is based on a study that was carried out among mobile money transfer service subscribers in Kenya. The mobile money subsector is critical in Kenya's financial services sector and plays a major role in the economy by improving and facilitating financial access. The service of Mobile Money Transfer arose from the convergence of mobile telecommunication and financial and sectors. Mobile money

transfer entails the transfer of money through the infrastructure of Mobile Network Operators (MNOs). The cellular phone is the medium through which MNOs are able to facilitate the movement of money from one phone user to the next using a network of agents. These services are typically offered through MNO-led model although other models are used such as the Mobile Virtual Network Operators (MVNOs). The MNOs who offer mobile money transfer services in Kenya are Safaricom with M-Pesa, Airtel Money, and Telkom.

Due to the high volume of mobile money transfer service transactions, service failures tend to occur once in a while. This has led firms to create service recovery procedures and to sensitize customers on the approach to follow when service fails. The main issues that offend customers include network failure, lack of float by agents, sending money to the wrong number, and delay or failure by MNO to process transaction reversals when requested by subscribers. In some instances, a complete breakdown of the system causes total service failure. A recent failure of the leading provider of mobile money services, M-Pesa lasted several hours impacting negatively on the ability of customers to complete transactions. The management responded by mounting a service recovery plan that included speedy restoration of service (procedural justice), issuing an apology (interactional justice) and compensation (distributive justice) by offering free service to customers the next day.

When these disappointments with service occur, customers perceive this to be an injustice and are likely to seek redress irrespective of who they attribute the failure to. To achieve customer satisfaction with recovery, companies need to incorporate perceived justice and failure attribution perspectives in their service recovery approaches.

Literature Review

The effect of perceived justice on customer satisfaction in situations involving service failure and recovery has been the subject of academic research and practitioner's discourse for some time now. Perceived fairness with service failure recovery underscores the customer's judgement of the appropriateness of an establishment's service redress strategy. Service failure amends concern a social and fiscal interface between the two parties to the service, the provider and the customer with the objective that a suitable resolution is delivered to rectify the failure (Hess, Ganesan & Klein, 2003). Inability to rectify service failure appropriately leads to customer annoyance and irascibility which may be the basis of negative responses of criticism and brand desertion. The overall aim of service recovery is to sort out the conflict and ensure that the customer is returned to a good place where satisfaction is restored.

The perception of justice and its significance for customer satisfaction and loyalty is based on the notion from social psychology that customers seek fairness in service recovery encounters. The justice angle is based on the opinion that customers' view recovery of service as reparation from an injustice visited on them by the provider during the initial service (Smith & Bolton, 2002; Nibkin, Ismail & Abu-Jarad, 2011). Moreover, there is an inference that the customer experiences a deficit when service fails (Oliver, 1980), hence a recovery is an effort to make good. This rating of the recovery effort matters as it may determine future decisions by the customer with respect to whether to continue supporting the brand or to switch to another provider. The expected restoration of satisfaction is centred on essentials of perceived justice which consist of procedure followed,

quality of interaction with the service provider staff and the eventual outcome.

Marketing and service system scholars and practitioners have a keen interest in the role of failure attribution in achieving customer satisfaction following a service recovery. Previous research indicates that service failure attribution has various implications on customer attitude and response. The more customers apportion blame for a service failure to an external locus (service provider); consider the stability of the failure to be high (likely to happen frequently); and controllable (avoidable); the more they are likely to be dissatisfied (Swanson & Hsu, 2011). External attribution is linked to negative emotions such as anger and frustration while internal attribution is linked to emotions of embarrassment or guilt (Smith & Bolton, 2002).

According to research by Harris, Mohr and Bernhardt (2006), online customers were discovered to have less expectations of a recovery as compared to offline customers following a service failure. This is due to the fact that online customers, for the most part, blame themselves for many service failures. Research by Nibkin et al. (2011) undertaken on service failure attribution and firm reputation discovered that perceived justice and attribution have a significant impact on the level of customer satisfaction with service recovery. Their study concluded that stability and controllability attributions moderated the relationship between perceived justice and recovery satisfaction, indicating that there exists a positive relationship between perceived justice and recovery satisfaction when the stability and controllability of the service failure is lower.

In a study on attribution of service failure and restoration in Spain, Iglesias (2009) determined that ascription of blame to a service provider may cause a dramatic reduction in the rating of multiple quality aspects over and above the service features

that were linked to the particular failure. Wirtz & Mattila (2004) also established that stability attributions related to frequent failures adversely affected satisfaction ratings. When the numbers of failures escalate, customers are inclined to presume stability attributions and thus step up the blame on the service provider.

The attribution and satisfaction relationship is also swayed by the regularity and number of occurrences. Generally, customers are likely to blame the first failure to accidental or unintentional reasons which they assume are outside the service provider's realm of control and thus expect merely moderate compensation. However, recurrent failures are most likely to be blamed on the provider's ineffectiveness or indifference (Maxham & Netemeyer, 2002). Accordingly, recurring negative encounters can lead to exaggerated expectation of future or repeat incidences, with the implication that customers will apply stability attribution and testify to lower satisfaction.

Recurring failures tend to be assigned to stability attribution and are associated with to more dissatisfaction. The complaining customer will have higher anticipation of recovery efforts and recompense for the long-term injustice connected to multiple service failure incidences (Wirtz & Matilla, 2004). Furthermore, successful recovery performance is linked to attributions of controllability and might motivate customers to raise their expectations. Besides, customers are more inclined to assign blame and seek reparation when the service failure is related to very vital service and where the severity of failure is great. Recovery satisfaction is swayed by the customer perception that the harm suffered from the failure incident is extraordinarily high, making it difficult to address the issue appropriately due to escalating recovery expectations (Maxham & Netemeyer,

2002). As such, recovery satisfaction tends to be rated poorly for service failures viewed as high in severity.

Another study carried out by Hocutt, Chakraborty & Mowen (1997) on the impact of perceived justice on the intention of customers to complain revealed that customers who attribute service failures to their own mistakes perceived there to be higher justice and reported higher levels of satisfaction than customers who attributed the failure to the service provider. This is additionally connected with lower expectation for remedy or compensation when service failure is internally attributed.

In their study, Hess et al. (2003) found that customer attributions concerning the service failures they had experienced affected their level of satisfaction and behavioural responses towards the service provider. Swanson and Hsu (2011) investigated the impact that locus of attribution and a service failure's severity has on word of mouth and repurchase behaviour. They found that attribution directly affects the level of consumer dissatisfaction and consequently, their likelihood to spread negative word of mouth messages and complaints concerning the service provider. Weber and Sparks (2010) carried out a study on service failure and social identity with respect to partnerships, and found that customer assessments of service recovery are affected by external attributions with the outcome that failures attributed to an external or lesser known partner were rated more harshly.

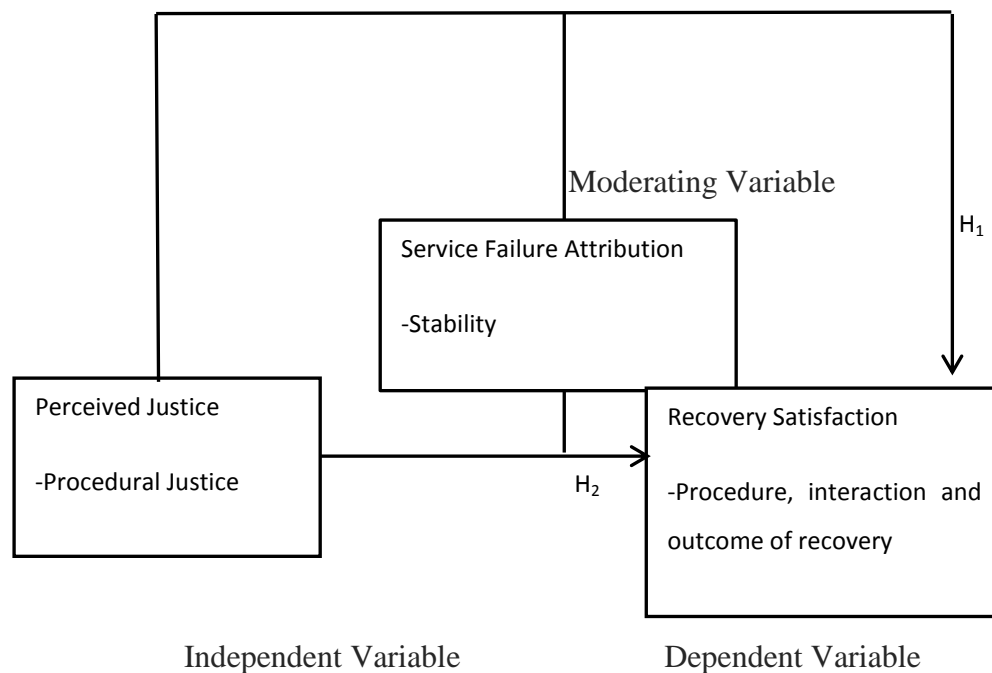
Harris et al. (2006) undertook a study on the impact that the shopping medium (online or offline) has on a customer's attributions for a service failure in the banking and airline sectors. Their study revealed that online customers have lower expectations of service recovery than offline customers. This lower expectation is attributed to the fact that they frequently

accept blame for most service failures since they are more directly involved in making the online purchases. The study concluded that the shopping medium had a mediating impact on the expected service failure recovery. Based on the studies reviewed it was hypothesized that:

- H₁: Perceived justice has no significant effect on customer satisfaction with service recovery among users of mobile money.
- H₂: Service failure attribution has no significant moderating effect on the relationship between perceived justice and recovery satisfaction.

This paper sought to assess the nature of the impact of service failure attribution in the relationship between perceived justice and customer satisfaction with service recovery. To do this, there was need to first confirm the association between perceived justice and customer satisfaction with service amends. This enquiry was motivated by the various gaps in the literature particularly with respect to the specific role of the factors that influence the satisfaction judgment in service encounters involving failure and redress. A conceptual framework (Figure 1 below) was developed to show interaction among the variables.

Figure 1 Conceptual Model



SOURCE: AUTHOR

Methodology

The paper employed a cross-sectional descriptive survey design. This approach was fitting as the study required information relating to perception and behaviour of those who use mobile money services. The study focused on users of mobile money who obtain services from

service providers who are licensed by Communications Authority of Kenya and operate mobile money services under MNO led model. The target population comprised of customers who had experienced a service failure and recovery encounter within the preceding six months. This period was chosen based on literature

and the concern for minimizing recall bias. Other studies on customer satisfaction with service recovery that have used a recall period of six months include Tan (2014) and Smith and Mpinganjira (2015).

The sample was selected from two major mobile money providers in Kenya M-Pesa and Airtel Money who controlled more than 90 percent of transactions. A proportionate stratified technique was used for sampling in order to improve representativeness. The process of stratification reflected the number of customers in each of the mobile money provider's network whereas simple random sampling was employed to pick respondents within each stratum. The study used a screening questionnaire to identify qualified respondents who had experienced service failure and recovery in the elected period. In the end, a sample of

782 was achieved. A structured questionnaire was utilized to gather primary data from qualified respondents using a Computer Assisted Telephone Interview (CATI) procedure. The data generated from the survey was scrutinized and analyzed through linear regression analysis.

Results

The paper assessed the moderating effect of service failure attribution on the relationship between perceived justice and satisfaction with service recovery among users of mobile money services in Kenya. It was hypothesized that service failure attribution has no significant moderating effect on the relationship between perceived justice and recovery satisfaction. Reliability was measured by computation of the Cronbach's alpha for each construct in the survey instrument. High reliability, signifying good internal consistency was achieved for all variables with Cronbach's alpha of 0.714 to 0.846, all reasonably above 0.7 the lowest tolerable standard according to Nunnally and Bernstein (1994). Multiple hierarchical linear regression analysis was employed to examine the relationship and significance.

First, the relationship between perceived justice and customer satisfaction was tested. Perceived justice was regressed on satisfaction with the aim of assessing the nature of the relationship and significance. The pertinent results are summarized in Table 1.

Table 1: Regression Results showing the Influence of Perceived Justice on Recovery Satisfaction

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.633 ^a	.401	.400	.77466

Analysis of variance						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	321.924	1	321.924	536.457	.000 ^b
	Residual	480.674	801	.600		
	Total	802.598	802			

Regression Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	β	Std. Error	Beta		
1 (Constant)	.749	.140		5.358	.000
Perceived Justice	.846	.037	.633	23.162	.000

a. Dependent Variable: Recovery Satisfaction

b. Predictors: (Constant), Perceived Justice

The results indicate a corresponding relationship implying that an increase in perceived justice matches to an increase of 0.846 units in recovery satisfaction. As shown in Table 1 the R^2 is 0.401 implying that perceived justice accounts for 40.1% of the explained variation of recovery satisfaction among subscribers of mobile money transfer services in Kenya. The hypothesis that there is no statistically significant effect of justice perception on recovery satisfaction among mobile money users in Kenya was consequently rejected since p-value was less than alpha (α) value of 0.05 ($0.000 < 0.05$). This implied that justice perception statistically affects recovery satisfaction. These results are similar to those of Tan (2014) in a survey of the effect of fairness perceptions in service recovery encounters in the Philippines, which confirmed a positive relationship between the two variables.

Moreover, Smith and Mpinganjira (2015) affirmed that perceived justice influences customer satisfaction in service

failure/recovery situations in a study of banks in South Africa.

The moderating influence was computed though the process proposed by Frazier, Tix and Baron (2004). Firstly, it was necessary to predict the outcome of the dependent variable (customer satisfaction) from the predictor variables (perceived justice and service failure attribution). Secondly, the independent variable and the moderator variable were centered and an interaction term was generated by multiplying the independent variable and the moderator. The interaction term was then entered in the regression equation to determine if the moderator variable modifies the strength of the causal relationship. To create an interaction term, perceived justice and service failure attribution measures were first centered, and a single item indicator representing the product of the two measures calculated. The results of hierarchical multiple linear regression analysis, are presented in Table 2.

Table 2 Regression Results for Assessing the Moderating Influence of Service Failure Attribution on the Relationship between Perceived Justice and Recovery Satisfaction

Model Summary									
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.636 ^a	.405	.403	.77265	.405	272.202	2	800	.000
2	.649 ^b	.421	.419	.76250	.016	22.444	1	799	.000

Analysis of Variance						
Model		Sum of Squares	Df	Mean Square	F-Value	p-value
1	Regression	325.005	2	162.502	272.202	.000 ^b
	Residual	477.593	800	.597		
	Total	802.598	802			
2	Regression	338.054	3	112.685	193.814	.000 ^c
	Residual	464.544	799	.581		
	Total	802.598	802			

Regression Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t-value	p-value
		B	Std. Error	Beta		
1	(Constant)	.921	.159		5.804	.000
	Perceived Justice	.849	.036	.635	23.279	.000
	Service Failure Attribution	-.070	.031	-.062	-2.272	.023
2	(Constant)	1.127	.163		6.933	.000
	Perceived Justice	.818	.037	.612	22.360	.000
	Service Failure Attribution	-.105	.031	-.094	-3.378	.001
	Interaction Term (cPJ*cSFA)	.193	.041	.134	4.738	.000

a. Dependent Variable: Recovery Satisfaction

b. Predictors: (Constant), Service Failure Attribution, Perceived Justice

The multiple linear regression model (model 1) as shown in Table 2 above had $R^2 = 0.405$ and $p\text{-value} = 0.000$. Model 1 reveals a statistically significant effect of recovery satisfaction, perceived justice (independent variable) and service failure attribution (moderator) since $p\text{-value}$ was less than $\alpha\text{-value}$ ($0.000 < 0.05$). In step 2 (model 2), the interaction between perceived justice (independent variable) and service failure attribution (moderator) was entered into the regression equation. The change in variance accounted for change in R^2 was 0.016, which was also statistically significant since $p\text{-value}$ was less than $\alpha\text{-value}$ ($0.000 < 0.05$).

Model 2 reveals a statistically significant relationship between recovery satisfaction, perceived justice and service failure attribution (moderator) and the interaction term. $R^2 = .421$, $F = 193.814$, $p < 0.05$ as shown in table 2. Model 2 accounted for 42.1% of the variance in recovery satisfaction ($R^2 = .421$).

As shown in Table 2, before the inclusion of the interaction term (model 1), the regression coefficient (β) value of perceived justice was .849 with a $t\text{-test}$ of 23.279 ($p < 0.05$). The regression coefficient (β) value of service failure attributions was -.070 with a $t\text{-test}$ of -2.272 ($p < 0.05$). After the inclusion of the interaction term, the beta coefficient of perceived justice was .818 and it was

statistically significant ($p < 0.05$). The beta coefficient of service failure attribution was -.105 and it was statistically significant ($p < 0.05$). The interaction term was also statistically significant ($\beta = 0.193$, $t = 4.738$, $p = 0.000$). Further, the value of R^2 change was 0.016 and it was statistically significant. This indicates that service failure attribution has a statistically

significant moderating influence on the relationship between perceived justice and recovery satisfaction and therefore the hypothesis that there is no statistically significant moderating effect on the relationship between perceived justice and recovery satisfaction was consequently rejected.

The results of this study are consistent with previous studies. Nibkin et al. (2011) established a moderating effect of failure attributions in a study on the impact of firm reputation on customer responses to service failure in Malaysia.

Conclusion

The thrust of the inquiry was to augment the service failure/recovery discourse by appraising the role of justice and attribution perspectives in achieving customer satisfaction. The research reported in this paper examined the moderating impact of service failure attribution on the relationship between perceived justice and customer satisfaction with service recovery. The results indicated that first, perceived justice has a statistically significant effect on customer satisfaction with mobile money transfer service recovery; and secondly, that service failure attribution has a statistically significant moderating impact on that relationship. The results imply that customers' assessment of service providers' recovery efforts is considerably affected by service failure attribution, and that the process, interaction and outcome of service recovery impacts satisfaction.

The results additionally infer that by augmenting the procedural, interactional and distributive strategies applied to resolve service failure, service providers would gain from higher recovery satisfaction and improved customer confidence. This paper recommends that in

order to improve customer satisfaction with service recovery, managers should integrate attribution and justice perspectives in the design and implementation of redress strategies. Further, service providers ought to take the appropriate measures to adequately manage the glitches within their control in order to prevent service failures that are obviously preventable. Service providers should continuously assess customer satisfaction, not only with respect to the initial service but also with service recovery. In order to promote customer satisfaction and retention, managers should pre-empt preventable service failures by ensuring that problems that occur are aptly chronicled and systems modified to avert future recurrence.

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